

REMARKS

This amendment is in response to the Office Action dated August 6, 2008 (the "Office Action"). Claims 1-4, 6, 8, 10-15, 17, 20-28 and 30-33 are pending. Claims 1, 4, 6, 11-13, 15, 20, 22, 23, 26, 31 and 33 are amended.

Claims 4, 15 and 26 are Allowable

The Office has rejected claims 4, 15 and 26 under 35 USC §112, first paragraph, as failing to comply with the written description requirement for including subject matter which was allegedly not adequately described in the specification.

Claims 4, 15 and 26 have been amended to change the word "correct" to --accept--. Support to the amendment may be found in FIG. 3. and paragraph 0024 of the specification as originally filed. Thus, claims 4, 15 and 26 comply with 35 USC §112, first paragraph and are allowable.

Claims 1, 10-12, 20, 21-23 and 30-33 are Allowable

The Office has rejected claims 1, 10-12, 20, 21-23 and 30-33, in the Office Action, under 35 U.S.C. §102(e), as being unpatentable over U.S. Patent Application Publication No. 2003/00233292 ("Richey"). Applicant respectfully traverses the rejection.

Claims 1, 10 and 11

The cited portions of Richey fail to disclose or suggest the specific combination of claim 1. For example, the cited portions of Richey fail to disclose or suggest "creating a line-by-line user interface by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type," as in claim 1 (emphasis added). In contrast to claim 1, the cited portions of Richey disclose a user system that permits a user or service subscriber to access an online dispute resolution system and use various types of services offered by an online dispute resolution system to resolve a credit card dispute. (See Richey, paragraph 0021). In Richey, a cardholder may contact his/her issuer to report a dispute via telephone, written correspondence, or electronic communications, such as,

email. (See Richey, paragraph 0025). Alternatively, in the cited portions of Richey, a cardholder may use a service provided by the online dispute resolution system to report a disputed transaction. (See Richey, paragraph 00025). For example, an issuer customer service representative using an interface to the online dispute resolution system may fill in the questionnaire on behalf of the cardholder. (See Richey, paragraph 0045). The cited portions of Richey further disclose that the online dispute resolution system provides a number of different facilities to allow users to communicate with one another as well as with other parties through certain interfaces, such as, email, fax, and other types of gateway devices and may instruct the sender to print and mail the document. (See Richey, paragraph 0137). Sending documents using different communication facilities (e.g. fax, email, mail), as in Richey, is not equivalent to creating a line-by-line user interface by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type. A faxed or mail document cannot have multiple user-selectable links. Moreover, the emailed document in the cited portions of Richey is not described as having multiple user-selectable links to multiple destinations for multiple question types per line item. Thus, the cited portions of Richey fail to disclose or suggest creating a line-by-line user interface by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type, as in claim 1. Accordingly, the cited portions of Richey fail to disclose each and every element of claim 1. Hence, claim 1 is allowable.

Claims 10 and 11 depend from claim 1, which Applicant has shown to be allowable. Accordingly, claims 10 and 11 are allowable, at least by virtue of their dependence from claim 1. The dependent claims contain additional patentable features not disclosed by the cited portions of Richey.

For example, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention, as in claim 10. The cited portions of Richey

disclose that a RFI response includes one or more of the following types of information for each searched transaction: transaction date, transaction type, transaction amount, MCC code and MCC description, merchant name, merchant location, EC/MOTO indicator, POS entry mode code, transaction ID, POS entry capability and multiple clearing sequence number (if applicable). (See Richey, paragraph 0034). Providing different information such as by an issuer is not the same as multiple user-selectable links comprising a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention. Therefore, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention, as in claim 10. Therefore, Richey fails to disclose at least one element of claim 10. Hence, claim 10 is allowable for this additional reason.

Claim 12 and 20-22

The cited portions of Richey fail to disclose or suggest the specific combination of claim 12. For example, the cited portions of Richey fail to disclose or suggest “a multi-modal user interface creator configured to create a line-by-line user interface having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer’s user device,” as in claim 12 (emphasis added). In contrast to claim 12, the cited portions of Richey disclose a user system that permits a user or service subscriber to access an online dispute resolution system and use various types of services offered by an online dispute resolution system to resolve a credit card dispute. (See Richey, paragraph 0021). In Richey, a cardholder may contact his/her issuer to report a dispute via telephone, written correspondence, or electronic communications, such as, email. (See Richey, paragraph 0025). Alternatively, in the cited portions of Richey, a cardholder may use a service provided by the online dispute resolution system to report a disputed transaction. (See Richey, paragraph 00025). For example, an issuer customer service representative using an interface to the online dispute resolution system may fill in the questionnaire on behalf of the cardholder. (See Richey, paragraph 0045). The cited portions of Richey further disclose that the online dispute resolution system provides a number of different facilities to allow users to communicate with one another as well as with other parties through

certain interfaces, such as, email, fax, and other types of gateway devices and may instruct the sender to print and mail the document. (See Richey, paragraph 0137). Sending documents using different communication facilities (e.g. fax, email, mail), as in Richey, is not equivalent to a multi-modal user interface creator configured to create a line-by-line user interface having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer's user device. A faxed or mail document cannot have multiple user-selectable links. Moreover, the emailed document in the cited portions of Richey is not described as having multiple user-selectable links to multiple destinations for multiple question types per line item. Thus, the cited portions of Richey fail to disclose or suggest a multi-modal user interface creator configured to create a line-by-line user interface having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer's user device, as in claim 12. Accordingly, the cited portions of Richey fail to disclose each and every element of claim 12. Hence, claim 12 is allowable.

Claims 20-22 depend from claim 12, which Applicant has shown to be allowable. Accordingly, claims 20-22 are allowable, at least by virtue of their dependence from claim 12. The dependent claims contain additional patentable features not disclosed by the cited portions of Richey.

For example, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention, as in claim 21. The cited portions of Richey disclose that a RFI response includes one or more of the following types of information for each searched transaction: transaction date, transaction type, transaction amount, MCC code and MCC description, merchant name, merchant location, EC/MOTO indicator, POS entry mode code, transaction ID, POS entry capability and multiple clearing sequence number (if applicable). (See Richey, paragraph 0034). Providing different information such as by an issuer is not the same as multiple user-selectable links comprising a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine

communication to address a second question type without requiring human intervention. Therefore, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention, as in claim 21. Therefore, Richey fails to disclose at least one element of claim 21. Hence, claim 21 is allowable for this additional reason.

Claims 23 and 30-33

The cited portions of Richey fail to disclose or suggest the specific combination of claim 23. For example, the cited portions of Richey fail to disclose or suggest operational instructions, that when executed by a processor, cause the processor to “determine a device type of a consumer’s device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction” and “to create the line-by-line user interface based at least partially on the determined device type,” as in claim 23 (emphasis added). In contrast to claim 23, the cited portions of Richey disclose a user system that permits a user or service subscriber to access an online dispute resolution system and use various types of services offered by an online dispute resolution system to resolve a credit card dispute. (See Richey, paragraph 0021). In Richey, a cardholder may contact his/her issuer to report a dispute via telephone, written correspondence, or electronic communications, such as, email. (See Richey, paragraph 0025). Alternatively, in the cited portions of Richey, a cardholder may use a service provided by the online dispute resolution system to report a disputed transaction. (See Richey, paragraph 00025). For example, an issuer customer service representative using an interface to the online dispute resolution system may fill in the questionnaire on behalf of the cardholder. (See Richey, paragraph 0045). The cited portions of Richey further disclose that the online dispute resolution system provides a number of different facilities to allow users to communicate with one another as well as with other parties through certain interfaces, such as, email, fax, and other types of gateway devices and may instruct the sender to print and mail the document. (See Richey, paragraph 0137). Sending documents using different communication facilities (e.g. fax, email, mail), as in Richey, is not equivalent to operational instructions, that when executed by a processor cause the processor to create the line-by-line user interface based at least partially on the determined device type

especially where the line-by-line user interface provides multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction. A faxed or mail document cannot have multiple user-selectable links. Moreover, the emailed document in the cited portions of Richey is not described as having multiple user-selectable links to multiple destinations for multiple question types per line item. Thus, the cited portions of Richey fail to disclose or suggest operational instructions, that when executed by a processor, cause the processor to determine a device type of a consumer's device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction and to create the line-by-line user interface based at least partially on the determined device type, as in claim 23. Accordingly, the cited portions of Richey fail to disclose each and every element of claim 23. Hence, claim 23 is allowable.

Claims 30-33 depend from claim 23, which Applicant has shown to be allowable. Accordingly, claims 30-33 are allowable, at least by virtue of their dependence from claim 23. The dependent claims contain additional patentable features not disclosed by the cited portions of Richey.

For example, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a plurality of electronic mail addresses, as in claim 30. In the cited portions of Richey, the online dispute resolution system provides a number of different facilities to allow users to communicate with one another as well as with other parties such as through certain interfaces, such as, email, fax, and other types of gateway devices and may instruct the sender to print and mail the document. (See Richey, paragraph 0137). However, providing an email address for communications is not the same as a line-by-line user interface with multiple user-selectable links which comprises a plurality of electronic mail addresses, as in claim 30. Thus, claim 30 is allowable for this additional reason.

In another example, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention, as in claim 32. The cited

portions of Richey disclose that a RFI response includes one or more of the following types of information for each searched transaction: transaction date, transaction type, transaction amount, MCC code and MCC description, merchant name, merchant location, EC/MOTO indicator, POS entry mode code, transaction ID, POS entry capability and multiple clearing sequence number (if applicable). (See Richey, paragraph 0034). Providing different information such as by an issuer is not the same as multiple user-selectable links comprising a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention. Therefore, the cited portions of Richey fail to disclose that the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention, as in claim 32. Therefore, Richey fails to disclose at least one element of claim 32. Hence, claim 32 is allowable for this additional reason.

Claims 2, 3, 13, 14, 24 and 25 are Allowable

The Office has rejected claims 2, 3, 13, 14, 24, and 25, in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Richey in view of U.S. Patent Application Publication No. 2004/0236660 (“Thomas”). Applicant respectfully traverses the rejections.

Claims 2 and 3

Claims 2 and 3 depend from claim 1, which Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose or suggest the specific combination of claim 1. For example, the cited portions of Richey fail to disclose or suggest “creating a line-by-line user interface by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type,” as in claim 1 (emphasis added). The cited portions of Thomas fail to cure this deficiency. In contrast to claim 1, the cited portions of Thomas disclose a multiparty transaction system for managing the payment of invoices where approval of multiple parties are involved. (See Thomas, Abstract). Therefore, the cited portions of Richey and Thomas,

separately or in combination, do not disclose or suggest at least one element of claim 1. Accordingly, claims 2 and 3 are allowable, at least by virtue of their dependence from claim 1.

Claims 13 and 14

Claims 13 and 14 depends from claim 12, which Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose or suggest the specific combination of claim 12. For example, the cited portions of Richey fail to disclose or suggest “a multi-modal user interface creator configured to create a line-by-line user interface having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer’s user device,” as in claim 12 (emphasis added). The cited portions of Thomas fail to cure this deficiency. In contrast to claim 12, the cited portions of Thomas disclose a multiparty transaction system for managing the payment of invoices where approval of multiple parties are involved. (See Thomas, Abstract). Therefore, the cited portions of Richey and Thomas, separately or in combination, do not disclose or suggest at least one element of claim 12. Accordingly, claims 13 and 14 are allowable, at least by virtue of their dependence from claim 12.

Claims 24 and 25

Claims 24 and 25 depend from claim 23, which the Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose operational instructions, that when executed by a processor, cause the processor to “determine a device type of a consumer’s device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction” and “to create the line-by-line user interface based at least partially on the determined device type,” as in claim 23 (emphasis added). The cited portions of Thomas fail to cure this defect. In contrast to claim 23, the cited portions of Thomas disclose a multiparty transaction system for managing the payment of invoices where approval of multiple parties are involved. (See Thomas, Abstract). Therefore, the cited portions of Richey and Thomas, separately or in combination, fail to disclose or suggest at least one element of claim 23, and of claims 24 and 25, which depend from claim 23. Accordingly, claims 24 and 25 are allowable, at least by virtue of their dependence from claim 23.

Claims 4, 15 and 26 are Allowable

The Office has rejected claims 4, 15 and 26, in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Richey in view of U.S. Patent Application Publication No. 2003/0220843 ("Lam"). Applicant respectfully traverses the rejections.

Claim 4

Claim 4 depends from claim 1, which Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose or suggest the specific combination of claim 1. For example, the cited portions of Richey fail to disclose or suggest "creating a line-by-line user interface by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type," as in claim 1 (emphasis added). The cited portions of Lam fail to cure this deficiency. In contrast to claim 1, Lam discloses a method of facilitating resolution of a dispute between a buyer and seller in an electronic payment system. (See Lam, Abstract). In the cited portions of Lam, a server associated with the buyer receives indications from a set of two or more individuals in the buyer's organization that the invoice is disputed, corrections to disputed portions of the invoice, comments for the seller regarding the disputed portions of the invoice and comments for other individuals in the buyer's organization regarding the invoice. (See Lam, paragraph 0025). Additionally, in the cited portions of Lam, a server associated with the seller forwards to a server associated with the seller an indication that the invoice is disputed, the corrections to the disputed portions of the invoice and the comments for the seller, without forwarding the comments for the other individuals in the buyer's organization. (See Lam, paragraph 0025). Therefore, the cited portions of Richey and Lam, separately or in combination, do not disclose or suggest at least one element of claim 1, from which claim 4 depends. Accordingly, claim 4 is allowable, at least by virtue of its dependence from claim 1.

Claim 15

Claim 15 depends from claim 12, which Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose or suggest the specific

combination of claim 12. For example, the cited portions of Richey fail to disclose or suggest “a multi-modal user interface creator configured to create a line-by-line user interface having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer’s user device,” as in claim 12 (emphasis added). The cited portions of Lam fail to cure this deficiency. In contrast to claim 12, Lam discloses a method of facilitating resolution of a dispute between a buyer and seller in an electronic payment system. (See Lam, Abstract). In the cited portions of Lam, a server associated with the buyer receives indications from a set of two or more individuals in the buyer's organization that the invoice is disputed, corrections to disputed portions of the invoice, comments for the seller regarding the disputed portions of the invoice and comments for other individuals in the buyer's organization regarding the invoice. (See Lam, paragraph 0025). Additionally, in the cited portions of Lam, a server associated with the seller forwards to a server associated with the seller an indication that the invoice is disputed, the corrections to the disputed portions of the invoice and the comments for the seller, without forwarding the comments for the other individuals in the buyer's organization. (See Lam, paragraph 0025). Therefore, the cited portions of Richey and Lam, separately or in combination, do not disclose or suggest at least one element of claim 12, from which claim 15 depends. Accordingly, claim 15 is allowable, at least by virtue of its dependence from claim 12.

Claim 26

Claim 26 depends from claim 23, which the Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose operational instructions, that when executed by a processor, cause the processor to “determine a device type of a consumer’s device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction” and “to create the line-by-line user interface based at least partially on the determined device type,” as in claim 23 (emphasis added). The cited portions of Lam fail to cure this deficiency. In contrast to claim 23, Lam discloses a method of facilitating resolution of a dispute between a buyer and seller in an electronic payment system. (See Lam, Abstract). In the cited portions of Lam, a server associated with the buyer receives indications from a set of two or more individuals in the buyer's organization that the invoice is disputed, corrections to disputed portions of the invoice,

comments for the seller regarding the disputed portions of the invoice and comments for other individuals in the buyer's organization regarding the invoice. (See Lam, paragraph 0025). Additionally, in the cited portions of Lam, a server associated with the seller forwards to a server associated with the seller an indication that the invoice is disputed, the corrections to the disputed portions of the invoice and the comments for the seller, without forwarding the comments for the other individuals in the buyer's organization. (See Lam, paragraph 0025). Therefore, the cited portions of Richey and Lam, separately or in combination, do not disclose or suggest at least one element of claim 23, from which claim 26 depends. Accordingly, claim 26 is allowable, at least by virtue of its dependence from claim 23.

Claims 6 and 8 are Allowable

The Office has rejected claims 6 and 8, in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Richey in view of U.S. Patent Application Publication No. 2004/0051226 ("Zimmer"). Applicant respectfully traverses the rejections.

Claims 6 and 8 depends from claim 1, which Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose or suggest the specific combination of claim 1. For example, the cited portions of Richey fail to disclose or suggest "creating a line-by-line user interface by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type," as in claim 1 (emphasis added). The cited portions of Zimmer fail to cure this deficiency. In contrast to claim 1, Zimmer discloses a method of translating an abstract notation of an application to a series of sub-applications representing a central application. (See Zimmer, Abstract). Therefore, the cited portions of Richey and Zimmer, separately or in combination, do not disclose or suggest at least one element of claim 1, from which claims 6 and 8 depend. Accordingly, claims 6 and 8 are allowable, at least by virtue of their dependence from claim 1.

Claims 17 and 28 are Allowable

The Office has rejected claims 17 and 28, in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Richey in view of Lam and Official Notice. Applicant respectfully traverses the rejections.

Claim 17

Claim 17 depends from claim 12, which Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose or suggest the specific combination of claim 12. For example, the cited portions of Richey fail to disclose or suggest “a multi-modal user interface creator configured to create a line-by-line user interface having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer’s user device,” as in claim 12 (emphasis added). The cited portions of Lam and the Examiner’s Official Notice fail to cure this deficiency. In contrast to claim 12, Lam discloses a method of facilitating resolution of a dispute between a buyer and seller in an electronic payment system. (See Lam, Abstract). In the cited portions of Lam, a server associated with the buyer receives indications from a set of two or more individuals in the buyer's organization that the invoice is disputed, corrections to disputed portions of the invoice, comments for the seller regarding the disputed portions of the invoice and comments for other individuals in the buyer's organization regarding the invoice. (See Lam, paragraph 0025). Additionally, in the cited portions of Lam, a server associated with the seller forwards to a server associated with the seller an indication that the invoice is disputed, the corrections to the disputed portions of the invoice and the comments for the seller, without forwarding the comments for the other individuals in the buyer's organization. (See Lam, paragraph 0025). Therefore, the cited portions of Richey, Lam and Official Notice, separately or in combination, do not disclose or suggest at least one element of claim 12, from which claim 17 depends. Accordingly, claim 17 is allowable, at least by virtue of its dependence from claim 12.

Further, the Office Action acknowledges that the combination of Richey and Lam fail to disclose “for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a

billing rate associated with the line item. (See Office Action, page 9). Thus, the Office relies on Official Notice for this deficiency.

Applicant traverses the Office's assertion of Official Notice of the features in claim 17, as not proper. According to MPEP 2144.03:

It would not be appropriate for the examiner to take official notice of facts without citing a prior art reference where the facts asserted to be well known are not capable of instant and unquestionable demonstration as being well-known. For example, assertions of technical facts in the areas of esoteric technology or specific knowledge of the prior art must always be supported by citation to some reference work recognized as standard in the pertinent art. *In re Ahlert*, 424 F.2d at 1091, 165 USPQ at 420-21. See also *In re Grose*, 592 F.2d 1161, 1167-68, 201 USPQ 57, 63 (CCPA 1979)

Here, neither Richey nor Lam address multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction. The facts asserted by the Office to be well known are not capable of instant and unquestionable demonstration. Accordingly, the Official Notice is improper. Applicant respectfully requests that the Office provide support by citation of a reference pertinent to the art.

Since, the cited portions of Richey, Lam and Official Notice fail to disclose at least one element of claim 17, and the Official Notice is improper, claim 17 is allowable.

Claim 28

Claim 28 depends from claim 23, which the Applicant has shown to be allowable. As previously discussed, the cited portions of Richey fail to disclose operational instructions, that when executed by a processor, cause the processor to "determine a device type of a consumer's device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction" and "to create the line-by-line user interface based at least partially on the determined device type," as in claim 23 (emphasis added). The cited portions of Lam and the Examiner's Official Notice fail to cure this deficiency. In contrast to claim 23, Lam discloses a method of facilitating resolution of a dispute between a buyer and seller in an electronic payment system. (See Lam, Abstract). In the cited portions of Lam, a server associated with the buyer receives indications from a set of two or

more individuals in the buyer's organization that the invoice is disputed, corrections to disputed portions of the invoice, comments for the seller regarding the disputed portions of the invoice and comments for other individuals in the buyer's organization regarding the invoice. (See Lam, paragraph 0025). Additionally, in the cited portions of Lam, a server associated with the seller forwards to a server associated with the seller an indication that the invoice is disputed, the corrections to the disputed portions of the invoice and the comments for the seller, without forwarding the comments for the other individuals in the buyer's organization. (See Lam, paragraph 0025). Therefore, the cited portions of Richey, Lam and Official Notice, separately or in combination, do not disclose or suggest at least one element of claim 26, at least by virtue of its dependence from claim 23.

Further, the Office Action acknowledges that the combination of Richey and Lam fail to disclose "for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item. (See Office Action, page 9). Thus, the Office relies on Official Notice for this deficiency.

Applicant traverses the Office's assertion of Official Notice of the features in claim 28, as not proper. According to MPEP 2144.03:

It would not be appropriate for the examiner to take official notice of facts without citing a prior art reference where the facts asserted to be well known are not capable of instant and unquestionable demonstration as being well-known. For example, assertions of technical facts in the areas of esoteric technology or specific knowledge of the prior art must always be supported by citation to some reference work recognized as standard in the pertinent art. *In re Ahlert*, 424 F.2d at 1091, 165 USPQ at 420-21. See also *In re Grose*, 592 F.2d 1161, 1167-68, 201 USPQ 57, 63 (CCPA 1979)

Here, neither Richey nor Lam address multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction. The facts asserted by the Office to be well known are not capable of instant and unquestionable demonstration. Accordingly, the Official Notice is improper. Applicant respectfully requests that the Office provide support by citation of a reference pertinent to the art.

Since, the cited portions of Richey, Lam and Official Notice fail to disclose at least one element of claim 17, and the Official Notice is improper, claim 17 is allowable.

CONCLUSION

Applicant have pointed out specific features of the claims not disclosed, suggested, or rendered obvious by the cited portions of the references as applied in the Office Action. Accordingly, Applicant respectfully request reconsideration and withdrawal of each of the objections and rejections, as well as an indication of the allowability of each of the pending claims.

Any changes to the claims in this amendment, which have not been specifically noted to overcome a rejection based upon the cited art, should be considered to have been made for a purpose unrelated to patentability, and no estoppel should be deemed to attach thereto.

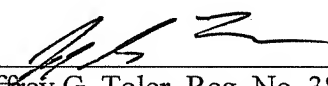
The Examiner is invited to contact the undersigned attorney at the telephone number listed below if such a call would in any way facilitate allowance of this application.

The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account Number 50-2469.

Respectfully submitted,

11-6-2008

Date



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